

Housing Committee



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The London Assembly Housing Committee examines matters relating to housing in London and takes a lead on scrutiny of the Mayor's housing responsibilities.

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2021 Affordable Housing Monitor

About this report

The Affordable Housing Monitor is an annual report by the London Assembly Housing Committee. The Monitor looks at affordable housing delivery in London and tracks the Mayor's progress against his commitments. The focus of this report is on the Mayor's delivery under the 2016-23 Affordable Homes Programme (AHP) to date, in particular for the year April 2020–March 2021. The primary source of data is the GLA's Housing Starts and Completions figures.¹

Key Points

The Mayor was granted £4.82 billion in Government funding for the AHP 2016-23. He committed to starting 116,000 new affordable homes by 2022, and the programme has now been extended to cover starts up to 2023.

Recently, the Mayor received a further £4 billion to fund and deliver a new AHP over the period 2021-26, with the expectation that this will support 35,000 affordable housing starts and a greater proportion of homes for social rent.²

- Since 2015, 72,278 homes have been started toward the 2016-23 target (62 per cent), with nearly two years left to start the remaining homes.
- In 2020-21 the Mayor started 13,318 affordable homes, exceeding the minimum target of 10,300 for the year, in comparison to 17,256 starts in 2019-20 when the target was 17,000-23,000. This target for 2020-21 reflects the challenges in the housebuilding sector as a result of the coronavirus pandemic.
- The Mayor completed 9,051 affordable homes in 2020-21.
- The average annual starts in the Mayoral term 2016-21 was 13,018. Housing need in London has been established as 43,000 affordable homes annually, including affordable homes not funded by the Mayor.
- The first funds from the 2021-26 AHP were allocated in September 2021, and so no new home starts have yet resulted from this.³

2021 Affordable Housing Monitor

Recommendations

The Housing Committee makes the following recommendations to improve the transparency of the Mayor's Affordable Homes Programme results and wider monitoring of housing delivery in London. We will be scrutinising the results reported here in a Committee meeting and may make further recommendations on delivery to the Mayor in correspondence.

Recommendation 1

For the new Affordable Homes Programme 2021-26, the Mayor should work with partners to improve reporting on the number of bedrooms in homes delivered under the programme, ensuring that all homes are accounted for in the published data. The Mayor should consider how to report on sensitive projects in a way that maintains privacy while ensuring that full data is available. The Mayor should also ensure that historical site-level and bedroom data is retained on the website, and not simply replaced when new quarterly data is published.

Recommendation 2

Comprehensive information on relative losses and gains of all affordable housing in London, including affordable housing not funded by the Mayor, should be published by the GLA. Where there are gaps in the data, the Mayor should work with Government to improve data collection and reporting.

Recommendation 3

The GLA's starts and completions data should clearly differentiate about what is being delivered under each Affordable Homes Programme (2016-23 or 2021-26).⁴ The Mayor should also ensure that, within the new London Planning Datahub, information on individual schemes shows, where applicable, from which Affordable Homes Programme new homes have received funding.

Recommendation 4

The Mayor should work to improve data on overcrowding pressures in London, and publish quarterly updates on how much funding has been allocated under each Affordable Homes Programme broken down by tenure and the number of bedrooms in each home.

Recommendation 5

The Mayor should collate and publish data on the number of existing and planned homes specifically earmarked for key workers.

Introduction and context

London's housing need

London faces a huge challenge when it comes to housing affordability:

- Average rents are almost twice as high in London compared with other regions of the country.⁵
- Average house prices in London are six times 1970 levels, and 12.5 times average earnings.
- London households in poverty are estimated to spend, on average, 54 per cent of their total net income on housing costs.⁸

Perhaps the most visible indicator of London's extreme housing need is the number of Londoners sleeping rough. A total of 11,018 people were seen sleeping rough in London during 2020-21, twice the total found ten years ago.⁹

One key cause of increasing housing costs is the lack of new affordable homes. London's most recent Strategic Housing Market Assessment in 2017 showed that the city may need around 66,000 new homes a year to provide enough homes for current and future Londoners. Around 31,000 of these would need to be low-cost rent (social and affordable rent) and around 12,000 should be intermediate housing (see page 9 for definitions).¹⁰

The Mayor's powers

The most significant role that the Mayor plays in housing in London is in the distribution of funding to build new affordable homes.

The Mayor was allocated £4.82 billion for the period 2016-21 from the Government's Affordable Homes Programme fund. The Committee understands that £535 million from this programme remains unallocated, but this figure has not been updated since September 2020.¹¹

The Mayor committed to starting 116,000 genuinely affordable homes under the 2016-21 programme, which has now been extended by the Government and homes must now be started by March 2023. Some of these homes are for rent; some are for part-sale, part-rent; and some are supported housing. The Mayor must comply with agreements made with the Government in 2016 over how to allocate this funding.

More recently, the Mayor received a further £4 billion to fund and deliver a new AHP over the period 2021-26, with the expectation that this would support 35,000 affordable housing starts and more flexibility over its allocation. In the first round of bidding, £3.46 billion has already been allocated for the delivery of 29,456 homes. 12

Introduction and context

While there is a significant decrease from the target number of homes under the 2016-23 programme, the Mayor has emphasised that the new programme will offer more homes at social rent, therefore requiring greater funding per home. Additionally, the housing sector faces considerable challenges. For example, housing associations and councils need to invest in cladding remediation in the wake of the 2017 Grenfell Tower fire, taking capital investment away from building new homes. There are also widely reported shortages in the skilled construction labour force and price increases for building materials. Among the conditions for funding in the new programme, the Mayor has asked delivery partners to comply with new building safety standards, space requirements and sustainability requirements.

The Committee would like to see improved transparency on how funds have been allocated under both AHPs. We are recommending that the Mayor publishes regular updates on how much has been allocated under each programme, with these updates giving more information on tenure and the number of bedrooms in each home.

The London Plan

The Mayor is also responsible for publishing and keeping under review the London Plan, the spatial development strategy for Greater London that sets out a development framework for the next 20-25 years.¹⁵ A new London Plan was formally published in March 2021, setting a housing target of approximately 52,000 homes per year over ten years.

This target was developed by considering the capacity of land suitable for residential development and intensification, and through an examination process led by independent inspectors appointed by the Secretary of State. The target set by the London Plan is short of the housing need for around 66,000 new homes a year, which was identified by the Strategic Housing Market Assessment in 2017.¹⁶

Introduction and context

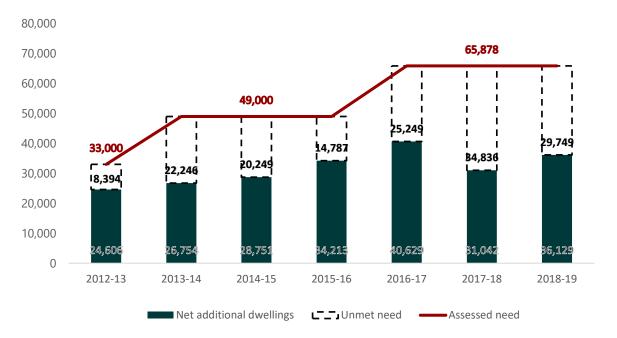
Overall new homes delivered in London

London needs all types of housing. In 2017, the Strategic Housing Market Assessment identified that London needs around 66,000 net new homes a year to meet its housing need.

In this context, it is important to consider the overall delivery of net additional homes, as other factors mean that every year some homes are lost during development.

The London Plan Annual Monitoring Report sets out the absolute increase in dwelling stock in London. The latest report was published in 2018–19 and stated there were 36,129 net additional homes in that year, far short of the 66,000 needed.¹⁷

London-wide delivery of net additional homes since 2012



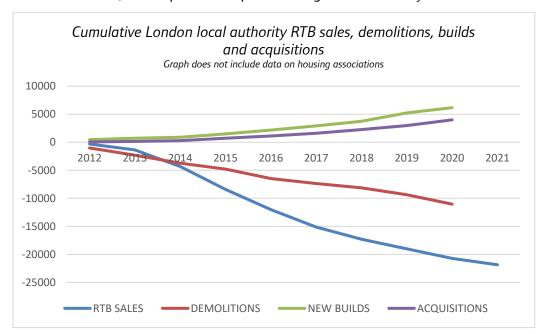
This is the most up to date information we have from the GLA, but we can gather some information on more recent years from the Government's register of new energy performance certificates. This shows that in 2020-21, there were around 37,000 new domestic properties in London.¹⁸

Introduction and context

Factors affecting net gains in affordable rented housing

Most of London's affordable home starts are part-funded by the Mayor. Other affordable homes are built by the private sector as part of their planning obligations for new developments, by boroughs using their own funding, and by housing associations via cross-subsidy from other parts of their development programmes.

Other policies and activities are having an impact on net delivery of affordable housing, despite increases in new homebuilding. For council-owned homes, each year, right-to-buy (RTB) sales and demolitions contribute to some loss of affordable housing in London. In 2020-21, there were 1,713 RTB sales and 1,678 demolitions of local authority stock in London, and only 946 new builds and 1,017 acquisitions reported alongside this data by councils.¹⁹



It should be noted that the vast majority of new affordable homes are currently being delivered by housing associations and other social landlords, rather than councils. There is no similar single, authoritative source of information on relative losses and gains of affordable homes from other housing providers.

Government data shows that local authorities and housing associations in London between them owned 785,100 affordable homes, excluding shared ownership, in April 2019, up slightly from 783,000 in 2018. ²⁰ This overall total has fallen 4.8 per cent since 1997 but has remained relatively steady in recent years at around 800,000. In a situation of extreme need for more affordable housing, significant increases are needed in the stock owned both by local authorities and housing associations, and this is not yet reflected in the net stock figures we can obtain. The Committee is recommending that the Mayor should work with Government to improve data collection and reporting.

Definitions

The term 'affordable housing' is an umbrella term that includes social rented, affordable rented, and intermediate housing. Affordable housing is provided by local councils and housing associations.

Government policy defines different affordable tenures as follows:

- **Affordable rented housing** has a rent of no more than 80 per cent of local market rent.
- **Social rented housing** rents are determined by a rent formula. This usually works out at around 50 per cent of local market rent.
- **Intermediate housing** is homes for sale and rent provided at a cost above social rent, but below market levels. This includes **shared ownership**, which offers households earning up to £90,000 per year part-purchase of a home, with a below-market rent on the unbought share.

London-specific affordable housing

The Mayor has developed new affordable tenures for use in his London planning and funding policies:

- **London Affordable Rent** roughly corresponds to traditional social rent at around 40–60 per cent of market levels.
- **London Living Rent** is based on a third of average local household incomes. Homes built at this tenure mainly offer time-limited tenancies, with the idea that after ten years, tenants then buy their home, perhaps through shared ownership. In the new London Plan, some homes for long-term rent are also defined as affordable if provided at these rent levels.

A condition of the Government's funding for the 2016-23 AHP is that roughly 50 per cent of the homes funded under the AHP must be for a form of "affordable home ownership" – that is, 58,500 of the 116,000 homes to be built must be part of the London Living Rent or shared ownership schemes.

The difference in rented tenures in London is significant. In 2018-19 (the latest year for which the Valuation Office Agency provides data on the private rental market), the mean weekly rent for a social tenancy was £113.59, for Affordable Rent it was £170.96, while the market rent price was more than three times as high, at £398.54 per week.²¹

London Living Rent and London Affordable Rent benchmarks from 2017-18 to 2021-22:²²

	London Living Rent (monthly)				London Affordable Rent (weekly)					
	2017-18 £	2018-19 £	2019-20 £	2020-21 £	2021-22 £	2017-18 £	2018-19 £	2019-20 £	2020-21 £	2021-22 £
One bedroom	880	899	905	926	947	144	150	155	159	162
Two bedroom	977	998	1,006	1,029	1,048	153	159	164	169	171
Three bedroom	1,075	1,098	1,106	1,131	1,142	161	168	173	178	181
Four bedroom	1,173	1,198	1,207	1,234	1,222	170	176	182	187	190
Five bedroom	1,271	1,298	1,307	1,337	1,287	178	185	192	197	200
Six bedroom	1,368	1,398	1,408	1,440	1,332	187	194	201	206	209

NB: London Living Rent benchmarks are set for individual wards - data in the table above is calculated by taking the average for each number of bedrooms.

The Mayor's Affordable Homes Programme – 2020-21

Affordable housing starts 2020-21

The Mayor focuses his targets on affordable starts rather than completions.

- In 2020-21 the Mayor started 13,318 affordable homes.
- Of these, 5,118 (38 per cent) were for intermediate tenures, 6,162 (46 per cent) were for Social Rent/London Affordable Rent, 1,989 (15 per cent) were for intermediate Affordable Rent, and 49 (0.37 per cent) were for other affordable tenures, the type of which is yet to be confirmed.
- From the start of 2021-22, 43,722 (38 per cent) of the total of 116,000 homes remain to be started, with two years to go until the March 2023 deadline.

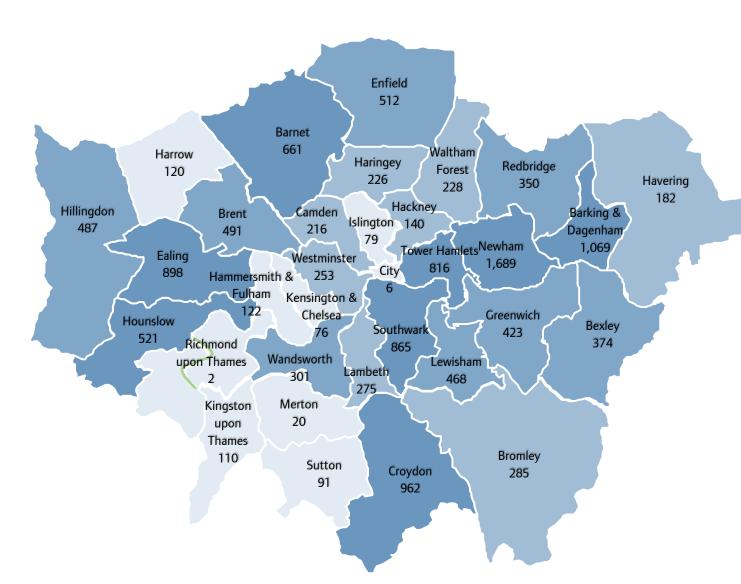
Impact of the coronavirus pandemic on progress

The impact of the pandemic can be seen in the changes in the number of affordable housing starts over the course of the 2020-21 year. Starts of new homes on site were especially low at the onset of the pandemic, in quarter one:²³

	Quarter 1	Quarter 2	Quarter 3	Quarter 4
Affordable	548	1,634	7 70 <i>6</i>	8,850
housing starts	340	1,034	2,286	0,030

The Mayor's Affordable Homes Programme – 2020-21

Affordable home starts by borough in 2020-21



Top five boroughs	Affordable home starts 2020-21
Newham	1,689
Barking & Dagenham	1,069
Croydon	962
Ealing	898
Southwark	865

The Mayor's Affordable Homes Programme – 2020-21

Affordable housing completions 2020-21

While the Mayor's targets are for affordable housing starts rather than completions, we have also tracked the number of affordable housing completions in London.

There were 9,051 affordable completions in London in 2020-21, made up of the following tenures:

- Intermediate 4,648 (51 per cent)
- Affordable Rent 2,167 (24 per cent)
- Social Rent/London Affordable Rent 2,208 (24 per cent)
- Affordable Tenure, type TBC 28 (0.3 per cent)

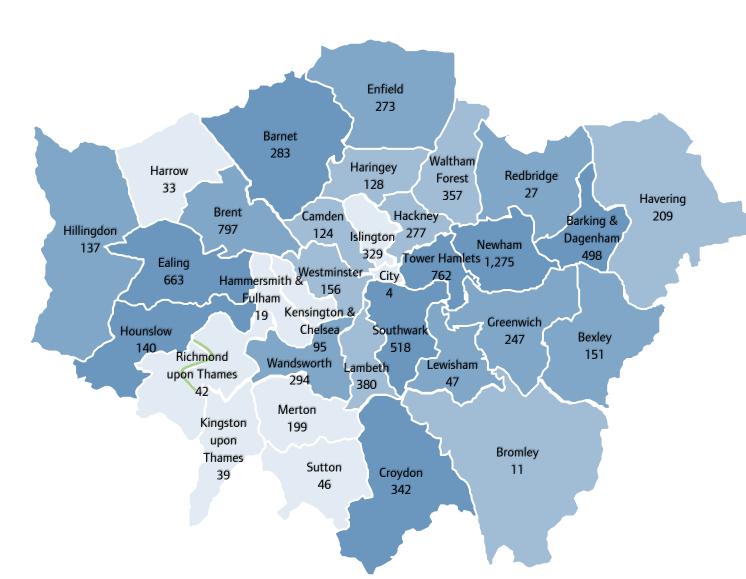


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The Mayor's Affordable Homes Programme – 2020-21

Affordable home completions by borough in 2020-21



Top five boroughs	Affordable home completions 2020-21
Newham	1,275
Brent	797
Tower Hamlets	762
Ealing	663
Southwark	518

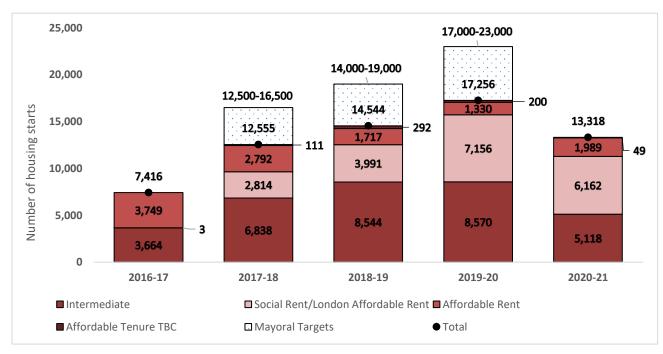
The Mayor's Affordable Homes Programme – 2016-21

The Mayor has committed to starting 116,000 new affordable homes by 2023. Since 2015, 72,278 homes have been started towards this target (62 per cent), of which 65,089 were started in the previous Mayoral term (2016-21).

The 72,278 starts since 2015 consist of the following tenures:

- Intermediate 35,746 (49 per cent)
- Affordable Rent 15,423 (21 per cent)
- Social Rent/London Affordable Rent 20,457 (28 per cent)
- Affordable Tenure, type TBC 652 (1 per cent)

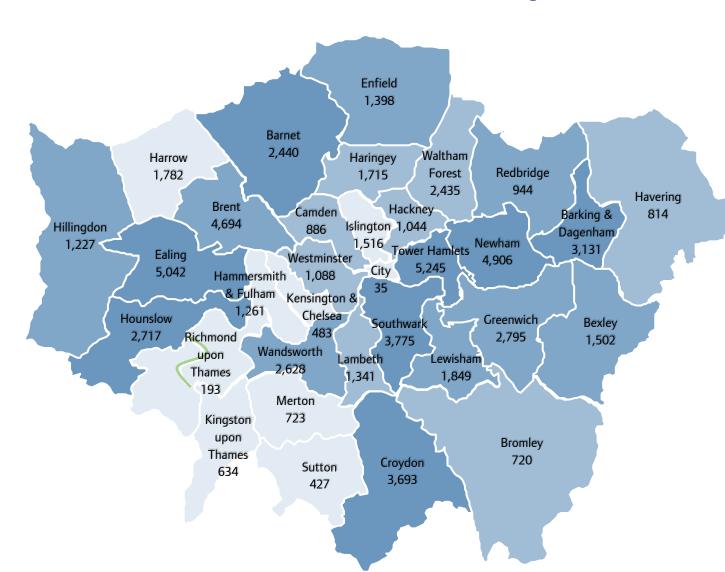
Affordable housing starts 2016-21



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The Mayor's Affordable Homes Programme – 2016-21

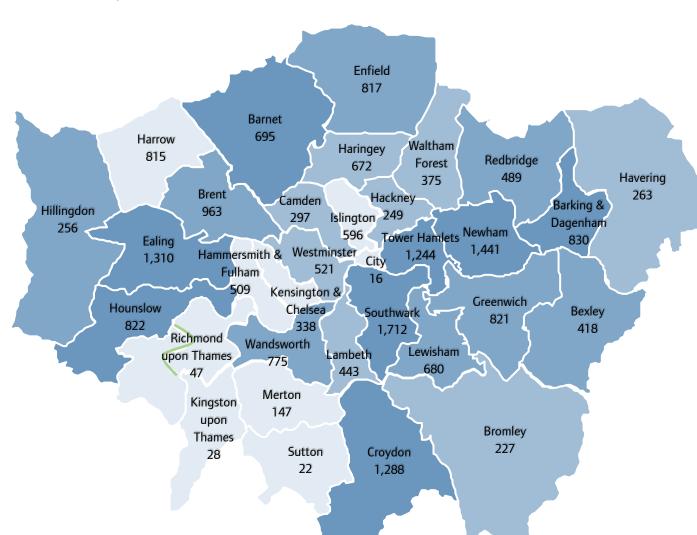
Affordable home starts (all definitions) in each borough from 2016-21



Top five boroughs	Affordable home starts 2016-21
Tower Hamlets	5,245
Ealing	5,042
Newham	4,906
Brent	4,694
Southwark	3,775

The Mayor's Affordable Homes Programme – 2016-21

Number of affordable home starts in each borough at Social Rent/London Affordable Rent from 2016-21



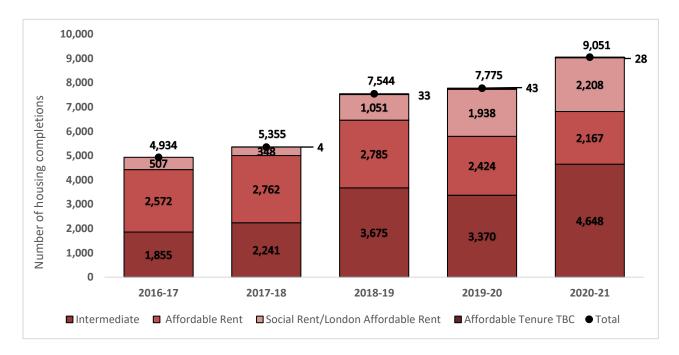
Top five boroughs	Percentage of Social Rent /LAR starts	Number of Social/LAR starts		
Southwark	45%	1,712		
Newham	29%	1,441		
Ealing	26%	1,310		
Croydon	35%	1,288		
Tower Hamlets	24%	1,244		

The Mayor's Affordable Homes Programme – 2016-21

The total number of affordable completions in London in the Mayoral term 2016-21 is 34,659, made up of the following tenures:

- Intermediate 15,789 (46 per cent)
- Affordable Rent 12,710 (37 per cent)
- Social Rent/London Affordable Rent 6,052 (17 per cent)
- Affordable Tenure, type TBC 108 (0.3 per cent)

Affordable housing completions from 2016-21

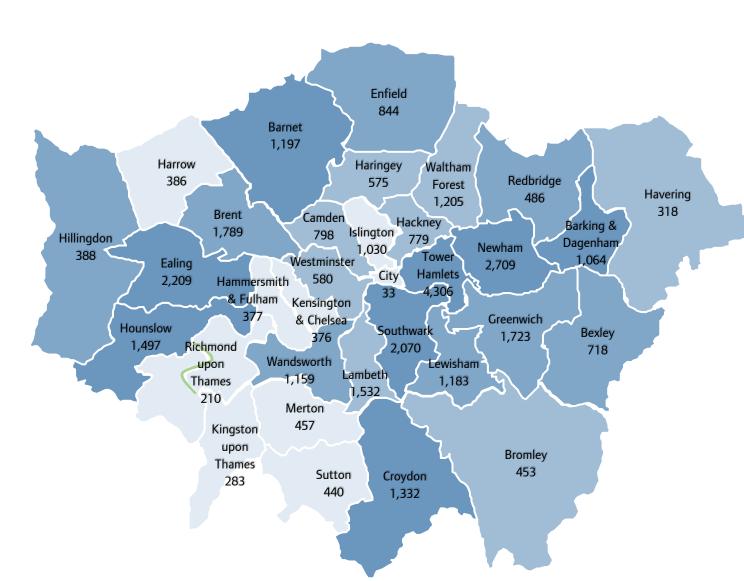


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The Mayor's Affordable Homes Programme – 2016-21

Affordable home completions (all definitions) from 2016-21

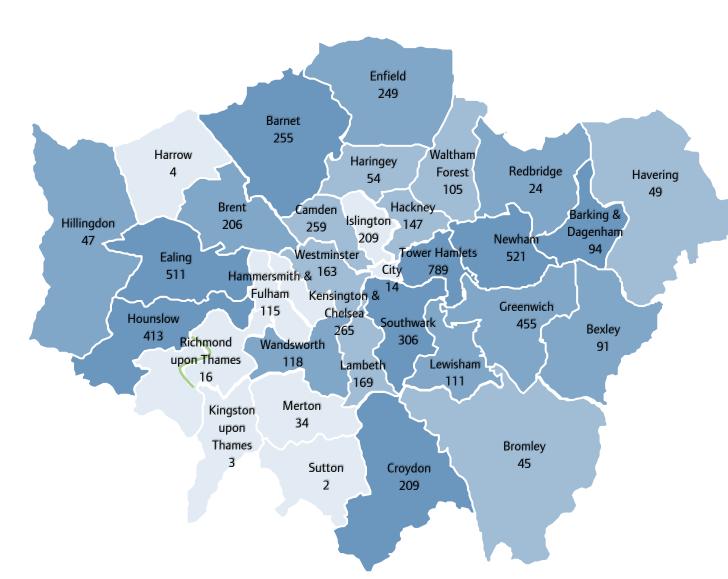


Top five boroughs	Affordable home completions 2016-21		
Tower Hamlets	4,306		
Newham	2,709		
Ealing	2,209		
Southwark	2,070		
Brent	1,789		

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The Mayor's Affordable Homes Programme – 2016-21

Number of affordable home completions in each borough at Social Rent/London Affordable Rent from 2016-21



Top five boroughs	Percentage at Social/LAR	Total affordable completions 2016-21
Tower Hamlets	18%	789
Newham	19%	521
Ealing	23%	511
Greenwich	26%	455
Hounslow	28%	413

Overcrowding and bedroom numbers

The best data on overcrowding we can obtain comes from the GLA's Housing in London document which reports three-year averages for overcrowded households and only at a London-wide level. More detail on overcrowding in different boroughs and across different years is needed to understand and tackle this problem better. However, it is clear that too many Londoners are overcrowded.

In London, 8.3 per cent of households are overcrowded. The breakdown of this figure ranges from 2.7 per cent for homeowners to 15 per cent for social housing tenants. Around 35 per cent of children in social housing and 27 per cent of those in private rented housing live in overcrowded conditions.²⁴ Family-sized housing is therefore a key concern of the Housing Committee, as many Londoners are faced with living in homes too small for their needs.

It is not mandatory for organisations to provide the GLA with data on the number of bedrooms in homes started through the AHP. Specialist housing and single-unit schemes have been excluded from the published data to protect privacy. Thus, while we have some insight into bedroom numbers, the following is not complete data.

Number of homes with three or more bedrooms started through the AHP, 2017-18 to 2020-21:

Year	2017-18	2018-19	2019-20	2020-21
Number of homes with three or more bedrooms	2,892	2,005	2,005	2,313
Percentage of total affordable delivery for the year (approximate based on available information)	23%	14%	12%	17%

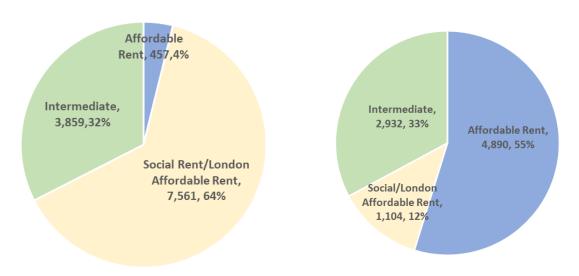
The coronavirus pandemic has highlighted the plight of Londoners in overcrowded homes. In September 2020, the London Assembly called on the Mayor to review all planning and housing policies to tackle overcrowding and ensure that suitable provision is made for family-sized homes. The Housing Committee is now recommending that the Mayor improves reporting on overcrowding data and the number of family sized homes delivered through the AHP.

Comparing current and previous Mayoral terms

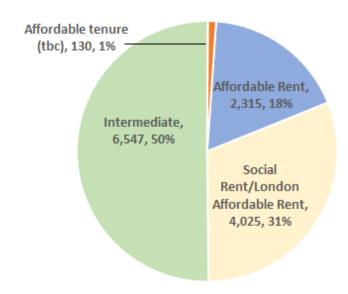
It is hard to compare different Mayoral terms, since funding arrangements and tenure targets have varied considerably over the years. Additionally, the most recent term was extended to five years from the normal four years, due to the pandemic. These charts show the annual averages in each term since 2008–2012. For context, it should be noted that previous terms had lower levels of grant funding available.

Mayoral term 2008-12: 11,876 average annual affordable home starts

Mayoral term 2012-16: 8,926 average annual affordable home starts

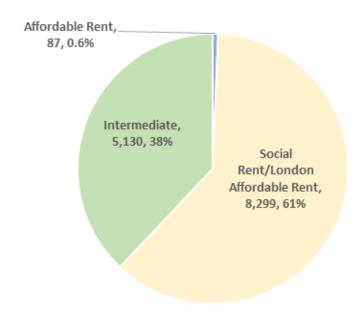


Mayoral term 2016-21: 13,018 average annual affordable home starts



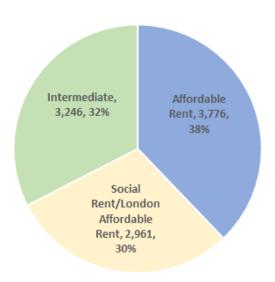
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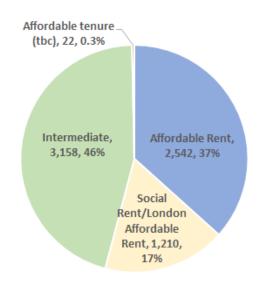
Mayoral term 2008-12: 13,516 average annual affordable home completions



Mayoral term 2012-16: 9,983 average annual affordable home completions

Mayoral term 2016-2021: 6,932 average annual affordable home completions





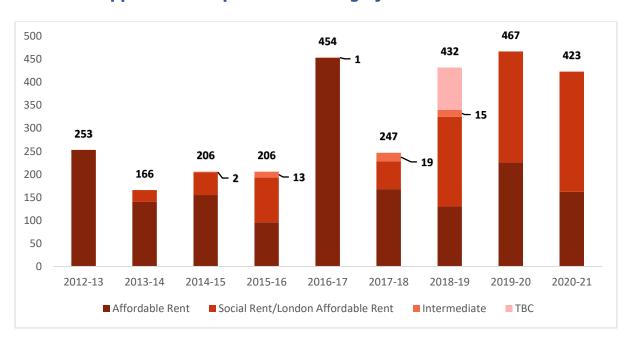
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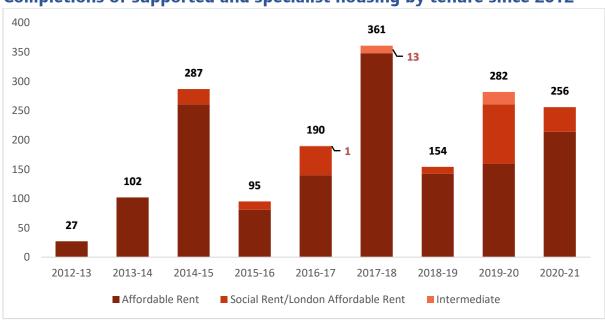
Supported and specialist housing

The AHP also funds supported and specialist housing, which is for people who have additional needs. Borough breakdowns are not available for supported housing due to the need for location confidentiality.

Starts of supported and specialist housing by tenure since 2012



Completions of supported and specialist housing by tenure since 2012



Gypsy, Roma and Traveller housing needs

The Committee is concerned to make sure that Gypsy, Roma and Traveller (GRT) housing needs are met in London. The most recent London Plan Annual monitoring report from 2018–19 says that no new permissions for pitches for GRT needs were recorded in 2018–19 in London, that two new pitches were completed in that year, and that in March 2019 the planning pipeline contained one permission for five additional pitches.²⁶

The London Plan states that GLA funding will be available through the AHP for the provision of new pitches, and the Committee will be discussing this with the Deputy Mayor. The London Plan also states that the Mayor has committed to leading on the delivery of a London-wide gypsy and traveller accommodation needs assessment, and we would be interested to see this as soon as possible.²⁷

Homes for key workers

The pandemic has also highlighted the housing needs of London's key workers. In March this year, the Mayor announced that he would strengthen planning guidance to enforce the expectation that key workers should be prioritised, with regard to local need, if local authorities and housing providers choose to set additional prioritisation criteria for the first three months of marketing new intermediate homes. He also said he would continue to champion schemes in which landowners, housing providers and local authorities have successfully worked together to deliver homes that are provided exclusively for local key workers.²⁸

Currently, data on the number of existing homes specifically earmarked for key workers is not available. The Committee recommends collating this information to enable a better understanding of the housing needs of key workers, including a definition of how these occupations are defined, in London.

Conclusions and recommendations

There was a decrease in affordable starts this year compared with last year. However, by the end of 2020-21 the Mayor had met the minimum target of starts, which was lower than 2019-20 in recognition of the challenges of the coronavirus pandemic.

London needs around 31,000 homes each year at social rent levels. While the number of Social Rent/London Affordable Rent starts was lower in 2020-21 compared with the previous year, in general the number of homes at social rent level has been increasing in recent years, in line with increased Government funding and Mayoral policy changes. As the Mayor has emphasised that the new AHP for 2021-26 will deliver more homes at social rent level, this number is expected to continue to increase in coming years.

While the Housing Committee recognises the external constraints on the new AHP 2021-26, and the greater emphasis on homes at social rents, overall fewer homes will be delivered under this new programme compared with the previous programme. The Committee continues to emphasise the need for much more affordable housing in London than is currently being delivered, and for more family-sized housing to reduce the rates of overcrowding.

The Mayor, the Government and the housing sector need to work together to tackle the challenges that the housing sector faces in order to deliver the level and tenure of housing that London needs.

There is also a need to better understand the state of play for housing in London. This report has identified a number of areas where data reporting could be improved. Additionally, in correspondence with the Mayor's team, the Committee asked whether it will be made clear in future releases of the GLA's affordable housing statistics, which Affordable Housing Programme (2016-23 or 2021-26) the data relates to. We were advised that this would be considered. The Committee believes it is absolutely essential for the Mayor to clearly distinguish which programme the data relates to. This will enable scrutiny of the Mayor's delivery of each programme.

Our recommendations are set out below. Improvements in data will lead to better understanding of the number and type of homes that are being delivered and lost in London each year.

Conclusions and recommendations

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For the new Affordable Homes Programme 2021–26, the Mayor should work with partners to improve reporting on the number of bedrooms in homes delivered under the programme, ensuring that all homes are accounted for in the published data. The Mayor should consider how to report on sensitive projects in a way that maintains privacy while ensuring that full data is available. The Mayor should also ensure that historical site-level and bedroom data is retained on the website, and not simply replaced when new quarterly data is published.

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Recommendation 5

The Mayor should collate and publish data on the number of existing and planned homes specifically earmarked for key workers.

Other formats and languages

If you, or someone you know needs this report in large print or braille, or a copy of the summary and main findings in another language, then please call us on: 020 7983 4100 or email assembly.translations@london.gov.uk

Chinese

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Vietnamese

Nếu ông (bà) muốn nội dung văn bản này được dịch sang tiếng Việt, xin vui lòng liên hệ với chúng tôi bằng điện thoại, thư hoặc thư điện tử theo địa chỉ ở trên.

Greek

Εάν επιθυμείτε περίληψη αυτού του κειμένου στην γλώσσα σας, παρακαλώ καλέστε τον αριθμό ή επικοινωνήστε μαζί μας στην ανωτέρω ταχυδρομική ή την ηλεκτρονική διεύθυνση.

Turkish

Bu belgenin kendi dilinize çevrilmiş bir özetini okumak isterseniz, lütfen yukarıdaki telefon numarasını arayın, veya posta ya da e-posta adresi aracılığıyla bizimle temasa geçin.

Punjabi

ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਸੰਖੇਪ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਲੈਣਾ ਚਾਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਇਸ ਨੰਬਰ 'ਤੇ ਫ਼ੋਨ ਕਰੋ ਜਾਂ ਉਪਰ ਦਿੱਤੇ ਡਾਕ ਜਾਂ ਈਮੇਲ ਪਤੇ 'ਤੇ ਸਾਨੂੰ ਸੰਪਰਕ ਕਰੋ।

Hindi

यदि आपको इस दस्तावेज का सारांश अपनी भाषा में चाहिए तो उपर दिये हुए नंबर पर फोन करें या उपर दिये गये डाक पते या ई मेल पते पर हम से संपर्क करें।

Bengali

আপনি যদি এই দলিলের একটা সারাংশ নিজের ভাষায় পেতে চান, তাহলে দয়া করে ফো করবেন অথবা উল্লেখিত ডাক ঠিকানায় বা ই-মেইল ঠিকানায় আমাদের সাথে যোগাযোগ করবেন।

Urdu

اگر آپ کو اس دستاویز کا خلاصہ اپنی زبان میں درکار ہو تو، براہ کرم نمبر پر فون کریں یا مذکورہ بالا ڈاک کے پتے یا ای میل پتے پر ہم سے رابطہ کریں۔

Arabic

ال حصول على ملخص ل هذا المستند بل ختك، فرجاء الاستصال على المواتف أو الاستصال على الدعنوان البريد العنوان البريد الله الله الله الله المالك ا

Gujarati

જો તમારે આ દસ્તાવેજનો સાર તમારી ભાષામાં જોઈતો હોય તો ઉપર આપેલ નંબર પર ફોન કરો અથવા ઉપર આપેલ ટપાલ અથવા ઈ-મેઈલ સરનામા પર અમારો સંપર્ક કરો.

29 October 2021

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